

Army

[Army Community and Family Support Center](#) : The Army Community & Family Support Center serves as the headquarters for Army MWR (Morale, Welfare & Recreation).

[Army Family Action Plan](#) : The AFAP program seeks input regarding critical issues that affect the well being of soldiers, Army families, retirees, and DA civilians. All components are included—active duty, Army National Guard, and Army Reserves. AFAP issues are solicited directly from Army constituents through annual conferences convened at installations, major Army commands, and HQDA. The results from AFAP conferences are reported to leaders who ensure the issues are worked toward resolution.

[Army Family Liaison Office](#) : The AFLO serves as the Ombudsman for all Army soldiers, civilians and families of active Army, the Guard, Reserves and Retirees.

[Army Family Team Building](#) : Army Family Team Building is a volunteer-led organization which provides training and knowledge to spouses and family members to support the total Army effort. AFTB's mission is to educate and train all of America's Army in knowledge, skills, and behaviors designed to prepare our Army families to move successfully into the future.

Navy

[Fleet and Family Support Division](#) . The Fleet and Family Support Division provides support to Sailors, families and communities by providing policy guidance, field support, resources, and information services to people in need, their business partners, the Chain of Command and their field activities. They accomplish this through planning, oversight, advocacy, and research.

[LIFELines](#): The LIFELines Service Network provides online resources in areas such as deployment readiness, family support, transition assistance and MWR.

[Morale, Welfare, and Recreation Headquarters](#): The Navy MWR administers a varied program of recreation, social and community support activities on U.S. Navy facilities worldwide. Their mission is to provide quality support and recreational services that contribute to the retention, readiness and mental, physical, and emotional well-being of sailors and their families.

[Navy Family Ombudsman Program](#) : This site is dedicated to support the volunteers who comprise the Naval professional Ombudsman team. This includes Ombudsmen, Ombudsman Assembly members and Naval Services Family Line staff.

[Navy Services FamilyLine](#): Naval Services FamilyLine is a volunteer, non-profit organization dedicated to improving the quality of life for every sea service family. This is achieved by answering questions from spouses about the military lifestyle, referring spouses to organizations which may be able to assist them, publishing and distributing free booklets and brochures which contain very helpful information, and developing successful educational programs for the sea service spouse.

[Ombudsman Journal](#) : This is the official journal of the Navy Ombudsman Program. The Ombudsman Program is a highly trained volunteer force who is able to offer support and guidance to Command families and to act as an official liaison between the Command and its families.

[Surface Spouses](#) : The Navy Surface Spouses provide a comprehensive resource for sailors and their families enabling them to access information about the Navy communities in which they reside or to which they may be relocating.

Air Force

[Air Force Crossroads](#): Crossroads is the official community website of the U.S. Air Force. This site provides information on numerous topics including Air Force installations, family separation and readiness, medical and dental, and relocation.

[USAF Combat Support and Community Services](#): Air Force Services exists to provide combat support to commanders directly in support of the Air Force mission. They also provide community service programs that enhance the quality of life for Air Force members and their families. These programs indirectly support the mission by improving morale, productivity, and retention. They offer a full range of military and community support programs at most major Air Force installations.

Marine Corps

[Marine Corps Family Readiness Conference](#): Recognizing the family as one of the "pillars of readiness," the U.S. Marine Corps held a Family Readiness Conference at Marine Corps Base Quantico July 11-13 in Virginia. Family members, Marine Corps leadership and support organizations from all over the world came together to discuss the challenges of today's military lifestyle. The conference highlighted the unique programs offered to Marines and their families, as well as provided a forum for people to share ideas and suggestions for improving those programs. The initiatives and changes discussed will be brought forward to the Commandant and Marine Corps Community Services leadership for consideration and implementation.

[Marine Corps Community Services](#): MCCS exists to serve Marines and their families wherever they are stationed. MCCS programs and services provide for basic life needs, such as food and clothing; social and recreational needs; and even prevention and intervention programs to combat societal ills that inhibit positive development and growth.

[Marine Corps Family Team Building](#): This service provides educational resources, services and a roadmap to the Marine Corps lifestyle to foster the personal growth and enhance the readiness of Marine Corps families.

Coast Guard

[Coast Guard Ombudsman](#) : The Coast Guard Ombudsman is a Coast Guard spouse who serves as a member of the Command, and functions as a liaison between families and the Commanding Officer.

National Guard

[National Guard and Reserve Family Readiness Program Toolkit](#)

[Army National Guard Family Readiness Program](#) : The mission of this program is to: help bond Guard families together and promote a sense of comradeship; relay vital information from the Director and the Family Readiness Program in order to lessen the feeling of isolation and convey the Director's concerns for the well being of Guard families; aid Guard families in better understanding the mission of the ARNG; keep Guard families informed about activities sponsored by the Director and /or the Family Readiness Program; and provide an avenue for Guard families to share some of the common rewards, or tensions and frustrations of military life.

[National Guard & Reserve Family Readiness Strategic Plan](#) : Prepared by the Office of the Assistant Secretary of Defense for Reserve Affairs and the Office of Family Policy (within the Deputy Assistant Secretary of Defense for Personnel Support, Families and Education) this plan seeks to ensure that reservists and their families are prepared to cope with the strains associated with long or repeated deployments and are adequately served by military family care systems, networks and organizations.

[The National Guard Family Program Community](#): The National Guard Family Program helps military personnel and their families prepare for deployment. This site offers useful information on topics such as education, employment, benefits, financial and legal issues.

Reserves

[National Guard and Reserve Family Readiness Program Toolkit](#)

[Guide to Reserve Family Member Benefits](#) : This guide provides an overview of military benefits and how to access them. It identifies eligibility requirements associated with some entitlements and provides guidance for obtaining assistance on specific questions and problems.

[Army Reserve Family Program](#) : This site provides information on family program support offices, reserve family member benefits, family readiness handbooks, and reserve family news.

[Navy Reserve Ombudsman Online](#): The Reserve Ombudsman provides a volunteer force who is able to offer support and guidance to families.

[National Guard & Reserve Family Readiness Strategic Plan](#): Prepared by the Office of the Assistant Secretary of Defense for Reserve Affairs and the Office of Family Policy (within the Deputy Assistant Secretary of Defense for Personnel Support, Families and Education) this plan seeks to ensure that reservists and their families are prepared to cope with the strains associated with long or repeated deployments and are adequately served by military family care systems, networks and organizations.

[Air Force Reserve Family Readiness](#) : Families of deployed reservists will be assisted and supported by the Family Readiness office. The types of deployment assistance services the family can expect include: family support groups, reunion information, and volunteer opportunities.

[Marine Corps Reserve Community Services](#) : Marine Corps Community Services

(MCCS) is the byproduct of merging the Corps old Morale, Welfare, and Recreation and Human Resources programs and tailoring them to better meet today's needs in personal and family readiness. MCCS is designed around five essential, required capabilities: Marine Corps Family Team Building, Personal Services, Semper Fit, Business Operations, and General Support. Marine Forces Reserve, due to the Forces unique challenges, will focus on the first three.

[Coast Guard Reserve Member, Family, and Employer Support](#) : This page has been designed to aid the Coast Guard Reservist, their families, and employers to better understand the benefits and nature of reserve service.

[Office of the Assistant Secretary of Defense for Reserve Affairs](#) : This site is dedicated to today's Reserve force. It provides information about the policies, programs, and initiatives that OSD/Reserve Affairs manages for the National Guard and Reserve Components of the United States Armed Forces. This includes family support/readiness issues.

Special Information for Deployed Reservists and their Families

When called to active duty, many of our servicemen and women face difficulty in meeting their financial obligations back home. In many cases, reservists and members of the National Guard called to duty have taken significant pay reductions and may have trouble paying their rent, credit card payments or their mortgage payments.

It's important that these service members and their families know about the important protections available to them under the Soldiers' and Sailors' Civil Relief Act (SSCRA). Activated members of the service may qualify for a reduced interest rate on mortgage payments and a reduced interest rate on credit card debt.

The Department of Housing and Urban Development operates a resource center for service men and women who have questions about the protections provided by the SSCRA. The toll-free number for HUDVET is 800-998-9999 between 7AM and 7PM on weekdays. The website address is www.hud.gov/hudvet.

For Reservists Experiencing Workplace Conflicts:

Members of a Reserve component experiencing workplace conflicts due to their military service should contact their commander and/or base legal officer. Many employment disputes are due to misunderstandings and can be effectively settled through informal communications. The National Committee of Employer Support for the Guard and Reserves (ESGR) has professional staff willing to assist servicemembers resolve any employment disputes. Also, the U.S. Department of Labor, Veterans' Employment and Training Service (VETS) investigates, enforces, and processes formal complaints under the USERRA.

For more information you can contact

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ESGR at 1-800-336-4590 (www.esgr.org) or

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VETS at 1-866-487-2365 (www.dol.gov/vets).

Know Your Rights

Congress has acted to provide special protections for those called to active duty. I have provided the following fact sheets concerning the Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA) and the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) for those who may have concerns regarding the impact that active duty military service has on their financial and employment situations.

The Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA)

What Is It?

The SSCRA was passed by Congress to protect men and women from worrying about civil lawsuits and pre-existing debts while they were in uniform defending the United States.

Who Is Covered?

Persons entering or called to active duty military service are protected under the SSCRA, as are reservists and the National Guard. A servicemember may be on active duty in peacetime as well as in time of war or other national crisis. Further, active duty includes training activities such as boot camp. In addition to providing direct relief to military personnel, the SSCRA also provides relief for military dependents who may face such problems as eviction or foreclosure proceedings.

What Does It Do?

Under the SSCRA, servicemembers may qualify for any or all of the following:

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- Reduced interest rate on mortgage payments;
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- Reduced interest rate on credit card debt;
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- Protection from eviction if rent is less than \$1,200;
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- Delay of all civil court actions (i.e., bankruptcy, foreclosure or divorce proceedings).

What Else Do I Need to Know?

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SSCRA protection begins on the date of entering active duty or the date a member of a reserve component is ordered to report for military service, and usually terminates within 90 days after date of discharge from active duty.

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SSCRA debt protections apply only to those debts (including mortgages) incurred before entry into service for servicemembers on active duty. Debts incurred after entry into service are not protected.

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The SSCRA sets an interest cap of 6% on all covered debts.

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Servicemembers should be prepared to prove a date of receipt for their military orders.

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Financial protections under the SSCRA can hinge on the concept of whether military service 'materially affects' the servicemember's legal rights or obligations. This means that if a court were involved in the matter, the court would compare the servicemember's financial condition prior to entry into active duty with his or her financial condition on active duty. Servicemembers should be prepared to demonstrate this through such items as salary and leave statements.

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Some provisions of the Act are automatically applied, but those involving debt payments require written notice to the lender of the intent to claim the 6% cap.

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Servicemembers seeking information concerning the applicability of the Act to their individual situation should be encouraged to seek legal counsel from their unit or installation legal assistance offices.

***The Uniformed Services Employment and Reemployment
(USERRA)***

Rights Act of 1994

What Is It?

Enacted in October 1994, USERRA provides reemployment protection and other benefits for veterans and employees who perform military service. It clarifies the rights and responsibilities of National Guard and Reserve members, as well as their civilian employers.

What Does It Do?

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The law ensures that members of the uniformed services are entitled to return to their civilian employment upon completion of their service;

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They should be reinstated with the seniority, status, and rate of pay they would have obtained had they remained continuously employed by their civilian employer;

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The law also protects individuals from discrimination in hiring, promotion, and retention on the basis of present and future membership in the armed services;

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It also prohibits employers from actions of workplace reprisal or retaliation against anyone who exercises USERRA rights or anyone who assists in the exercise of those rights.

Who Is Covered?

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USERRA applies to all employers in the United States, regardless of the size of their business.

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It protects part-time positions, unless the employment is for a brief,

non-recurring period and is not expected to last indefinitely or for a significant period.

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USERRA does not protect independent contractors and others considered to be self-employed.

How Do I Qualify?

To qualify for reemployment rights after military service, the following eligibility requirements must be met:

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Servicemembers must have left a civilian job;

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Provided notice that they were leaving to perform military service;

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The cumulative period of service must not exceed five years (limited exceptions apply);

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Released from service under honorable or general conditions;

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Reported back to work or applied for reemployment within time constraints prescribed by law.

What Else Do I Need to Know?

USERRA clearly establishes that reemployment protection does not depend on the timing, frequency, duration, or nature of an individual's service. USERRA clarifies that while an individual is performing military service, he or she is deemed to be on a furlough or leave of absence and is entitled to the non-seniority rights accorded other individuals on nonmilitary leaves of absence, including family and medical leave.

Where Can I Go for More Information?

Links to more information regarding the Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA) and the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA):

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http://www.defenselink.mil/news/Apr1999/n04281999_9904281.html

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<http://www.dol.gov/vets/welcome.html#userra>

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<http://www.esgr.org/employers/aboutESGR.asp?c=factsheets.html>